

**GOVERNMENT OF NAGALAND
NAGALAND HEALTH PROTECTION SOCIETY
DEPARTMENT OF HEALTH & FAMILY WELFARE
NAGALAND :: KOHIMA**

No. NHPS/13- 354/2025/1875

Dated Kohima the 9th April, 2025

Subject: Consolidated Guidelines on Health Benefit Packages under ABPMJAY-CMHIS

In continuation of all previously issued Office Memorandums on this subject, it is hereby notified that the revised guidelines for the Health Benefit Package under AB PM-JAY CMHIS shall be implemented with effect from **1st May 2025**, as outlined below:

I. AB PM-JAY CMHIS (GEN) - Health Benefit Package

The AB PM-JAY/CMHIS (GEN) Health Benefit Package shall continue to adhere to the National Health Authority (NHA) HBP 2022 with the existing state-modified package rates. However, the state-specific package for Normal Vaginal Delivery (Package Code: NAG008) shall be exclusively reserved for public hospitals.

II. CMHIS (EP) Health Benefit Package

The Master Health Benefit Package for CMHIS (EP) shall be named **NIIBP(EP) 2025**, incorporating the following modifications:

1. New Packages :

The following three new surgical packages have been introduced to address the frequent booking of procedures under the "unspecified" category:

- a. Bi-lateral Ureteroscopic Lithotripsy (URSL)
- b. Esophageal Stenting
- c. Breast-Conserving Surgery (Lumpectomy + Axillary Surgery)

2. Revision of Package Rates :

Certain package rates have been revised to ensure rationalization, using AB PM-JAY CMHIS (GEN) and revised CGHS rates as benchmarks where applicable.

3. Room rents:

Room rents shall be as per the revised CGHS room rent rates as follows:

Room category	CGHS base rate	Private/ Semi Private Hospitals @ CGHS Rate	Rate for Public Hospitals (30% of CGHS rate)
Private Ward	4500	4500	1350
Semi-Private Ward	3000	3000	900
General Ward	1500	1500	450

4. Incentive Structure and guidelines

- a. Incentive Criteria and Gradation for Surgical Packages and Dialysis:

Incentive Criteria	Incentive Gradation Above CGHS Base Package Rate ^a
1. Full NABH/ Joint Commission International (JCI) Accreditation	15%
2. Entry Level NABH / NQAS Certification	10%
3. Running PG / DNB Course in the Empaneled Specialty	10%
4. Location Based incentives as follows	
a. Private Hospitals in Nagaland	40%
b. Semi private Hospitals in Nagaland	30%
c. Public Hospitals in Nagaland	0%
d. Hospitals outside the state-Tier 1 cities	30%
e. Hospitals outside the state-Tier 2 cities	20%
f. Hospitals outside the state-Tier 3 cities and below	10%
5. NABL (for Lab Diagnostics / Investigation Procedures)	15%

NB: ^a **Base Package Rate:** Nagaland IIBP for CMHIS (EP) is based on the revised CGHS rates. The published rates for surgical and dialysis packages shall be of semi-private room rate, with 10% below published rates for general wards and 15% above published rates for private room rates.

- b. Incentives configured in the system (TMS) - Please note that in the transaction Management system, for ease of configuration, the base rates shown will be for semi-private room in tier 2 cities, accordingly incentives will be displayed in TMS as below:

Incentive Criteria	TMS Incentive
1. Full NABH/ Joint Commission International (JCI) Accreditation	15%
2. Entry Level NABH / NQAS Certification	10%
3. Running PG / DNB Course in the Empaneled Specialty	10%
4. Location Based incentives as follows	
a. Private Hospitals in Nagaland	20%
b. Semi private Hospitals in Nagaland	10%
c. Public Hospitals in Nagaland-District Hospital	-20%
d. Hospitals outside the state-Tier 1 cities	10%
e. Hospitals outside the state-Tier 2 cities	0%
f. Hospitals outside the state-Tier 3 cities and below	-10%
5. NABL (for Lab Diagnostics / Investigation Procedures)	15%

- c. Percentage-based incentives are compounded during calculation.
- d. The following exclusions to incentives shall be applicable:
- 1) No incentives shall be applicable for treatment cost booked under unspecified packages unless the package rate reference is taken from PMJAY -CMHIS (GEN) & CGHS rate.
 - 2) Location-based incentives shall be applicable only for surgical procedures and dialysis.
 - 3) Quality-based incentives shall apply to surgical procedures, dialysis, and room charges (under medical per-day packages).
- e. Incentives are not applicable for the following:
- 1) Medicines and consumables (booked at actual cost or NPPA rates if applicable whichever is lower)
 - 2) Implants
5. **Post-surgical hospitalization** (drugs/consumables/investigations) costs are capped at ₹10,000 in addition to the fixed surgical package. Medicine cost shall be subject to actual cost or NPPA rate whichever is lower.
6. **Surgical package rates** are inclusive of all procedures, diagnostics, medicines, consumables, and room rent. ICU charges (beyond the length of stay fixed for the package) can be billed separately if justified by the treating doctor.
7. **Radiation package** : The number of fractions for each radiation package under CMHIS(EP) will be determined according to the ABPMJAY-CMHIS (gen) master health benefit packages, which specify a fixed number of fractions. For any additional fractions beyond the fixed number, payment will be made on a pro-rata basis for each fraction. However, if the prescribed dosage matches the quantity specified in the package or follows the standard regimen but is administered in fewer fractions, and the treating doctor provides justification for this, the full fixed package rate will still apply, even if the number of fractions is lower than the prescribed amount.
8. **Rates for oncological surgical procedures** not listed in the Master Package shall follow Tata Memorial Hospital (TMH) rates. Incentives shall not apply to TMH rates.
9. **Immunotherapy/Targeted Therapy** under Medical Oncology Packages shall be capped at Rs. 10,00,000 only per household per policy year.
10. **Implant costs exceeding package rates** due to patient preference must be borne by the patient with written consent.
11. If the beneficiary insists on room facility which is beyond his/her entitlement, the additional cost beyond the entitled room rent will be borne by the patient provided a written consent is obtained from the concerned patient.
12. If the beneficiary wants to undertake a diagnostic test(s) which is not related to the ongoing treatment or health event, the cost of the diagnostic test(s) will be borne by the patient.

13. In case a Beneficiary is required to undertake multiple surgical procedures in one OT session, then the procedure with highest rate shall be considered as the primary package and reimbursed at 100%, thereupon the subsequent surgical procedure shall be reimbursed at 50% of package rate.
14. Claims involving multiple surgical packages exceeding three procedures shall be processed only upon obtaining approval/clearance from the State Medical Committee (SMC) under the ABPMJAY-CMHIS scheme.

This revised Guidelines will come into effect from 1st May 2025.




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Nagaland: Kohima

No. NHPS/13- 354/2025/

Dated Kohima the 9th April, 2025

Copy to:

1. The Commissioner and Secretary to the Government of Nagaland, Health and Family Welfare Department for kind information.
2. The Principal Director, Directorate of Health & Family Welfare, Kohima, Nagaland for kind information
3. The Chief Medical Officer (AB-PM-JAY CMHIS) / Medical Superintendent of all Districts for kind information and necessary action.
4. All the EHCPs for information and necessary action please.
5. Implementing Insurance Company (IC) and Third Party Administrator (TPA) for information and necessary action please.
6. Office Copy



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